

Closing Cost Details

Loan Costs		Borrower-Paid		Paid by Others
		At Closing	Before Closing	
A. Origination Charges		\$1,950.00		
01	.5 % of Loan Amount (Points)	\$750.00		
02	Application Fee	\$250.00		
03	Origination Fee	\$450.00		
04	Underwriting Fee	\$500.00		
05				
06				
07				
08				
B. Services Borrower Did Not Shop For		\$610.00		
01	Appraisal Fee to John Smith Appraisers Inc.		\$405.00	
02	Credit Report Fee to Information Inc.		\$30.00	
03	Flood Determination Fee to Info Co.	\$20.00		
04	Flood Monitoring Fee to Info Co.	\$45.00		
05	Tax Monitoring Fee to Info Co.	\$65.00		
06	Tax Status Research Fee to Info Co.	\$45.00		
07				
08				
09				
10				
C. Services Borrower Did Shop For		\$935.50		
01	Pest Inspection Fee to Pests Co.	\$85.00		
02	Title - Insurance Binder to Epsilon Title Co.	\$50.00		
03	Title - Lender's Title Policy to Epsilon Title Co.	\$250.50		
04	Title - Settlement Agent Fee to Epsilon Title Co.	\$350.00		
05	Title - Title Search to Epsilon Title Co.	\$200.00		
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$3,495.50		
Loan Costs Subtotals (A + B + C)		\$3,060.50	\$435.00	
Other Costs				
E. Taxes and Other Government Fees		\$60.00		
01	Recording Fees Deed: Mortgage: \$60.00	\$60.00		
02				
F. Prepaids		\$2,125.12		
01	Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96		
02	Mortgage Insurance Premium (mo.)			
03	Prepaid Interest (\$17.71 per day from 4/15/2013 to 5/1/2013)	\$283.36		
04	Property Taxes (6 mo.) to Any County USA	\$631.80		
05				
G. Initial Escrow Payment at Closing		\$576.95		
01	Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66		
02	Mortgage Insurance \$82.35 per month for 2 mo.	\$164.70		
03	Property Taxes \$105.30 per month for 2 mo.	\$210.60		
04				
05				
06				
07				
08	Aggregate Adjustment	- \$0.01		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$2,762.07		
Other Costs Subtotals (E + F + G + H)		\$2,762.07		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$5,757.57		
Closing Costs Subtotals (D + I)		\$5,822.57	\$435.00	
Lender Credits		- \$500.00		